Case 20-10314-TPA Doc 17 Filed 05/15/20 Entered 05/16/20 00:40:29 Desc Imaged

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Information to	identify th	e case:		1 490 1 0. 1
Debtor 1	Jason P. Atkin			Social Security number or ITIN xxx-xx-2426
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN EIN
United States Bankruptcy Court WESTERN D		DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 4/30/20	
Case number: 2	0-10314-TP	Α		

### Official Form 309I

#### **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Jason P. Atkin	About Debtor 2:
2.	All other names used in the last 8 years		
3.	Address	234 E 4th Street Waterford, PA 16441	
4.	<b>Debtor's attorney</b> Name and address	Rebeka Seelinger 4640 Wolf Road Erie, PA 16505	Contact phone 814-824-6670
4.			Email: rebeka@seelingerlaw.com
5.	Bankruptcy trustee	Ronda J. Winnecour	Contact phone 412-471-5566
	Name and address	Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office		Hours open:
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 814–464–9740
			Date: 5/13/20

For more information, see page 2

Debtor Jason P. Atkin

Case number 20–10314–TPA

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 30, 2020 at 11:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	participate:goto wv	ustee via Zoom, how to ww.ch13pitt.com, r13trusteewdpa.com			
8.	Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 8/31/20				
	required filing fee by the following deadlines.	You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or  a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).					
		Deadline for all creditors to file a proof of claim Filing deadline: 7/9/20 (except governmental units):					
		Deadline for governmental units to file a proof of Filing deadline: 10/27/20 claim:					
		www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the descured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court	of of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at uscourts.gov or any bankruptcy clerk's office.  do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a of claim even if your claim is listed in the schedules that the debtor filed.  do creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For one, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the				
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline:	30 days after the conclusion of the meeting of creditors			
9. Filing of plan		The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 6/30/20 at 11:00 AM , Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com					
10	). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.					
11	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.						
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property www.pacer.gov. If y	vou believe that the law			
13	B. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the olexemptions in line 8.	scharged until all pay t the debt from the de ed from discharge un ne bankruptcy clerk's f their debts under 11	ments under the plan sbtors personally except ider 11 U.S.C. § office by the deadline. If U.S.C. § 1328(f), you			

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re:

Jason P. Atkin

Debtor

Case No. 20-10314-TPA
Chapter 13

### **CERTIFICATE OF NOTICE**

Page 1 of 2

Date Rcvd: May 13, 2020

TOTALS: 1, \* 13, ## 0

Form ID: 309I Total Noticed: 21

User: culv

District/off: 0315-1

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 15, 2020.
                   +Jason P. Atkin, 234 E 4th Street, Waterford, PA 16441-9728
+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
db
aty
                     Philadelphia, PA 19106-1541
                   +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
                   +KML Law Group PC, Attn. Alyk L. Oflazian, Esquire, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
15236812
15236813
                   +Michael F. Ratchford, Esquire,
                                                             Ratchford Law Group, 54 Glenmaura National Blvd., Ste. 104,
                     Moosic, PA 18507-2161
15236816
                   +Myers Family Chiropractic Center, 8645 Peach Street, Erie, PA 16509-4722
                   +PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982 +Scott & Associates, P.C., Attn. Michael B. Voll, Esquire, 6 Kacey Court, Suite 203,
15236818
15236820
                     Mechanicsburg, PA 17055-9237
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    E-mail/Text: rebeka@seelingerlaw.com May 14 2020 03:49:11 Rebeka Seelinger,
                      4640 Wolf Road, Erie, PA 16505
                    E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 14 2020 03:50:48
smg
                                                                                                        Pennsylvania Dept. of Revenue,
                      Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                      Harrisburg, PA 17128-0946
                   +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov May 14 2020 03:51:12
ust
                     Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                      Pittsburgh, PA 15222-3721
                    EDI: ACCE.COM May 14 2020 07:18:00
15236808
                                                                      Asset Acceptance LLC, PO Box 2036,
                      Warren, MI 48090-2036
                                                                              Capital One, Attn: Bankruptcy, Po Box 30285,
                   +EDI: CAPITALONE.COM May 14 2020 07:18:00
15236809
                      Salt Lake City, UT 84130-0285
                     EDI: CAPITALONE.COM May 14 2020 07:18:00 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15240503
                    EDI: CAPITALONE.COM May 14 2020 07:18:00
15236810
                   +EDĪ: WFNNB.COM May 14 2020 07:18:00 Comenitycb/serta, Attn: Bankruptcy,
                                                                                                                          Po Box 182125,
                     Columbus, OH 43218-2125
                   +EDI: DISCOVER.COM May 14 2020 07:18:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

E-mail/PDF: resurgentbknotifications@resurgent.com May 14 2020 03:53:56 LVNV Fund. Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

+EDI: MID8.COM May 14 2020 07:18:00 Midland Funding LLC, 2365 Northsdie Dr #300,
15236811
15239097
                                                                                                                     LVNV Funding, LLC.
15236814
                     San Diego, CA 92108-2709
15236815
                   +E-mail/Text: MEvan@mchl.org May 14 2020 03:51:38
                                                                                        Millcreek Community Hospital,
                      5515 Peach Street, Erie, PA 16509-2695
15236817
                   +E-mail/Text: bankruptcynotices@psecu.com May 14 2020 03:51:46
                     Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15236819
                   +E-mail/Text: bankruptcyteam@quickenloans.com May 14 2020 03:51:36
                                                                                                              Ouicken Loans,
                     Attn: Bankruptcy, 1050 Woodward Avenue,
                                                                             Detroit, MI 48226-1906
                                                                                                                       TOTAL: 13
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                    QUICKEN LOANS INC.
                    Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
15236821*
15236822*
                   +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
                   +Comenitycb/serta, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125

+Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

+KML Law Group PC, Attn. Alyk L. Oflazian, Esquire, 701 Market Street Suite 5000,

Philadelphia, PA 19106-1541
15236823*
15236824*
15236825*
                   +Michael F. Ratchford, Esquire,
15236826*
                                                             Ratchford Law Group,
                                                                                            54 Glenmaura National Blvd., Ste. 104,
                     Moosic, PA 18507-2161
                   +Midland Funding LLC, 2365 Northsdie Dr #300, San Diego, CA 92108-2709
15236827*
15236828*
                   +Millcreek Community Hospital, 5515 Peach Street, Erie, PA 16509-2695
                   +Myers Family Chiropractic Center, 8645 Peach Street, Erie, PA 16509-4722

+P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013

+PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982

+Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906

+Scott & Associates, P.C., Attn. Michael B. Voll, Esquire, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237
15236829*
15236830*
15236831*
15236832*
15236833*
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Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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District/off: 0315-1 User: culy Page 2 of 2 Date Rcvd: May 13, 2020 Form ID: 309I Total Noticed: 21

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2020 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor QUICKEN LOANS INC. bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger on behalf of Debtor Jason P. Atkin rebeka@seelingerlaw.com
Ronda J. Winnecour cmecf@chapterl3trusteewdpa.com

TOTAL: 4